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EXAMINER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)
Office Action Summary	10/618,215	STRAUB, RUSSELL
	Examiner	Art Unit	
	GERALD C. VIZVARY	3696	

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS,
WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on *6/3/2008*.

2a) ☒ This action is **FINAL.**   2b) ☐ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) *1-15* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) *1-15* is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All b) ☐ Some * c) ☐ None of:

      1. ☐ Certified copies of the priority documents have been received.

      2. ☐ Certified copies of the priority documents have been received in Application No. _____.

      3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage
application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
   Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413)
   Paper No(s)/Mail Date. _____.

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____.

DETAILED ACTION

Response to Amendment

In the amendment filed 6/3/2008, the following has occurred: No claims have been

amended. Now, claims 1-15 are presented for examination.

Claim Rejections - 35 USC § 102

1.　　　The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2.　　　Claims 1-14 are rejected under 35 U.S.C. 102(b) as being anticipated by Kannan

2001/0054064.

As for claim 1, Kannan 2001/0054064 shows a financial services consumer contact

management device comprising:

a first computer network site oriented to consumers and offering the services of financial

service professionals ("The present invention provides on-line, live customer service

between a potential customer and a customer service representative over the World

Wide Web in real-time. Kannan 2001/0054064 ¶ [0019]);

a first communication connection allowing consumers to provide to the first site a

consumer contact for a financial service professional, the consumer contact consisting

of specific contact information and general financial information ("The present invention

can provide different levels of customer service. "Express service" is a level of customer service where a customer query is routed to a CSR primarily on the content of the query. Express service can also include routing based upon profiling and/or monitoring browsing data. "Full" or "Complete" service is a level of customer service where a customer is routed to a CSR based on customer input in query and a service form, profiling, or monitoring of browsing data. Combinations of Express and Full services providing different levels of customer service are also possible." Kannan 2001/0054064 ¶ [0069]);

a receiving module able to receive a consumer contact, separate the specific contact information and the general financial information, and forward the general financial information to the financial service professional ("The customer service agent enables a CSR window including the received query to be displayed on a browser of the CSR and sends a response input in the CSR window by the CSR to the browser of the customer" Kannan 2001/0054064 ¶ [0022]);

a second communication connection allowing the financial service professional to provide to the first site a response to the forwarding of the consumer contact ("The customer service agent receives a query input in the customer service window by the customer and routes the received query to a CSR.." Kannan 2001/0054064 ¶ [0022]);

a monitoring module able to receive the response, and forward the specific contact information to the financial professional ("For example, consider three prospective borrowers that surf to a mortgage lender web site and make a query regarding available mortgage rates. The first borrower is a repeat customer with cookie data identifying a

high-margin account. Matcher 612 can read the cookie data to identify that the borrower is a repeat visitor with a high net worth and match the borrower to an experienced CSR." Kannan 2001/0054064 ¶ [0103])

As for claim 2, Kannan 2001/0054064 shows a device of claim 1, wherein the first computer network site further comprises an Internet website maintained on a server computer ("FIG. 4 shows an example of Java enabled browsers coupled to a Web server for reading Web pages and Java files, including interpreting and loading applets embedded in HTML documents. Kannan 2001/0054064 ¶ [0040])"

As for claim 3, Kannan 2001/0054064 shows a device of claim 1, wherein the specific contact information comprises at least one member selected from the group consisting of: name, address, telephone number, facsimile number, E-mail address, website address, instant messenger name and combinations thereof ("A registration form is displayed on the customer browser to allow the customer to enter registration information (name, address, and other data for generating an account or service no.)" Kannan 2001/0054064 ¶ [0081])

As for claim 4, Kannan 2001/0054064 shows a device of claim 1, wherein the general financial information comprises at least one member selected from the group consisting of: loan amount, purchase price, property value, loan type, credit history, assets, liabilities, income, employment, age, marital status, rental history, property ownership,

net worth, and combinations thereof ("While the customer browses, service manager
610 generates and/or updates a customer profile (step 740). For example, a profile can
be determined based on customer information gathered in qualification step 710
(Customer Account record etc.), the area of Web site 532 where customer is currently
and other browsing data gathered by service applet 532 so far in step 730, and/or
server records. For example, the customer profile can determine whether a customer is
a high-margin/low-margin provider, and whether the interaction will be simple or
complex." Kannan 2001/0054064 ¶ [0084])

As for claim 5, Kannan 2001/0054064 shows a device of claim 1, wherein the first
communication connection comprises one member selected from the group consisting
of: E-mail, telephone, facsimile, SMS, mail, web page, web address, Internet postings,
computer chat, and combinations thereof ("Such notification may be using any device
not limited to beeper, television, telephone including cellular and mobile, electronic mail,
or facsimile." Kannan 2001/0054064 ¶ [0198])

As for claim 6, Kannan 2001/0054064 shows a device of claim 1, further comprising: a
professional management module able to maintain a database of contact statistics
("Database 550 is accessed by customer service agent program 510 and/or CSR
browser 540 and can store any type of data or knowledge base related to providing
customer service as described further below." Kannan 2001/0054064 ¶ [0071])

As for claim 7, Kannan 2001/0054064 shows a device of claim 6, wherein such database of contact statistics further comprises data selected from the group consisting of contact demographics contact method , method of offering services responded to, contact financial information, specific contact information, response content, response time, financial service professional identity and combinations thereof ("The CSR is aided in selecting a customer query in step 882 and in formulating an appropriate response in step 884 by tools and information provided in the CSR window. In particular, when the CSR picks up a customer query, he or she can be presented with information related to the customer and the customer query, such as, the customer's name, URL, URL history, form data, a current query, past queries by the same customer, browsing data, legacy data (account information and purchasing habits), service history and any other data in the matched customer queue 616, the customer profile generated in step 740, and database 550." Kannan 2001/0054064 ¶ [0113])

As for claim 8, Kannan 2001/0054064 shows a device of claim 1, wherein the response to the forwarding of the consumer contact comprises one member selected from the group consisting of: a communication from the professional to the consumer, an indication that the first communication has been received, an indication of the status of the contact, and combinations thereof ("If the customer qualifies, then service manager 610 enables the customer for live customer service (step 720). What this means is that the service manager 610 will respond if service is requested by the customer browser

520, or will prompt the customer for help if needed. Such a prompt is issued based on browsing data and/or profile data gathered in steps 730 and 740 below. For example, a prompt can issue when the browsing customer has delayed at the Web site or returned back to a Web page or when a high-profile customer has surfed to the site." Kannan 2001/0054064 ¶ [0082])

.

As for claim 9, Kannan 2001/0054064 shows a device of claim 1, wherein the monitoring module further comprises a sub-module able to forwarding the professional's response to the consumer contact to the consumer ("Dialog manager 618 then notifies the customer at the next polling by the persistent polling unit 624 (step 883). For instance, the customer can be alerted with an audio and/or visual indication, such as, a "Beep" sound or a flashing. In this way, the customer is notified when a CSR has picked up a customer query regardless of which Web site the customer has moved onto during the period of EASYHOLD[SM] browsing." Kannan 2001/0054064 ¶ [0111])

.

As for claim 10, Kannan 2001/0054064 shows a method for financial service professionals to manage consumer contacts, comprising the steps of:

a) offering a first computer network site offering the services of such financial professionals to consumers, such site offering consumers the ability to generate a consumer contact for such financial service professionals ("The present invention provides on-line, live customer service between a potential customer and a customer

service representative over the World Wide Web in real-time. Kannan 2001/0054064 ¶ [0019]);

b) receiving the consumer contact from such a consumer on behalf of financial service professionals, the consumer contact comprising both specific contact information and general financial inquiry information ("If the customer does not qualify, the customer may be sent to a first-time user registration form (step 715). A registration form is displayed on the customer browser to allow the customer to enter registration information (name, address, and other data for generating an account or service no.)." Kannan 2001/0054064 ¶ [0081]);

c) separating the specific contact information from the general financial inquiry information ("Next, a determination is made on whether the customer qualifies for live service (step 710). The specific criteria used for qualifying a customer for live service can vary depending upon a particular business application and need. For example, only customers having a known status may qualify." Kannan 2001/0054064 ¶ [0019]);

d) forwarding to such financial service professional the general financial inquiry information ("Once a match is made, the query is then stored in a matched customer query queue 616 corresponding to the virtual room of the matched CSR (step 874). Matched customer queue 616 can be accessed by the appropriate matched CSR. Kannan 2001/0054064 ¶ [0099]);

e) awaiting a confirmation that such financial service professional has responded to such consumer contact ("Once a match is made, the query is then stored in a matched customer query queue 616 corresponding to the virtual room of the matched CSR (step

874). Matched customer queue 616 can be accessed by the appropriate matched CSR. Kannan 2001/0054064 ¶ [0099]); and

f) after the confirmation, forwarding to such financial service professional the specific contact information ("Customer service agent 510 is preferably implemented on server 505, which in one embodiment is distinct from the Web server, 500 Server. 505 is coupled to databases 550 including Oracle, Lotus Notes, DB2, SQL Server and other Relational Database Managements systems (RDBMS), or non-relational database systems. Server 505 communicates with Mail Gateway 592 and Fax/Pager Gateway 594. Server 505 is also coupled through Web server 500 over the Web to customer browser 520, CSR browser 540, a Supervisor browser 560, and a Site Designer browser 580." 2001/0054064 ¶ [0073])

As for claim 11, Kannan 2001/0054064 shows a method of step 10, wherein the step e) of awaiting a confirmation that such financial service professional has responded to such contact further comprises:

1) providing to such financial service professional the ability to respond to such contact;

2) receiving from such financial service professional such response; and

3) forwarding such response to the consumer. ("Customer service agent 510 is preferably implemented on server 505, which in one embodiment is distinct from the Web server 500. Server 505 is coupled to databases 550 including Oracle, Lotus Notes, DB2, SQL Server and other Relational Database Managements systems (RDBMS), or non-relational database systems. Server 505 communicates with Mail Gateway 592 and

Fax/Pager Gateway 594. Server 505 is also coupled through Web server 500 over the

Web to customer browser 520, CSR browser 540, a Supervisor browser 560, and a Site

Designer browser 580." 2001/0054064 ¶ [0073])

As for claim 12, Kannan 2001/0054064 shows a method of step 10, further comprising:

maintaining a database of contact statistics ("Database 550 is accessed by customer

service agent program 510 and/or CSR browser 540 and can store any type of data or

knowledge base related to providing customer service as described further below."

Kannan 2001/0054064 ¶ [0071])

As for claim 13, Kannan 2001/0054064 shows a method of step 12, wherein such

database of contact statistics further comprises data selected from the group consisting

of: contact demographics, contact method, method of offering services responded to,

contact financial information, specific contact information, response content, response

time, financial service professional identity and combinations thereof. ("The CSR is

aided in selecting a customer query in step 882 and in formulating an appropriate

response in step 884 by tools and information provided in the CSR window. In

particular, when the CSR picks up a customer query, he or she can be presented with

information related to the customer and the customer query, such as, the customer's

name, URL, URL history, form data, a current query, past queries by the same

customer, browsing data, legacy data (account information and purchasing habits),

service history and any other data in the matched customer queue 616, the customer

profile generated in step 740, and database 550." Kannan 2001/0054064 ¶ [0113])

As for claim 14, Kannan 2001/0054064 shows a method and system for tracking and

managing contacts between consumers and financial services professionals, the

method comprising the computer-implemented steps of:

a) receiving a contact consisting of specific consumer contact information and general

financial information ("The present invention can provide different levels of customer

service."Express service" is a level of customer service where a customer query is

routed to a CSR primarily on the content of the query. Express service can also include

routing based upon profiling and/or monitoring browsing data. "Full" or "Complete"

service is a level of customer service where a customer is routed to a CSR based on

customer input in query and a service form, profiling, or monitoring of browsing data.

Combinations of Express and Full services providing different levels of customer service

are also possible." Kannan 2001/0054064 ¶ [0069]);

b) separating the specific contact information and the general financial information ("If

the customer does not qualify, the customer may be sent to a first-time user registration

form (step 715). A registration form is displayed on the customer browser to allow the

customer to enter registration information (name, address, and other data for generating

an account or service no.). For example, cookie or magic cookie data can be stored

when a customer registers in step 715 or in general visits Web site 532 for the first

time." Kannan 2001/0054064 ¶ [0081]);

c) forwarding the general financial information to the financial service professional ("If the customer qualifies, then service manager 610 enables the customer for live customer service (step 720). What this means is that the service manager 610 will respond if service is requested by the customer browser 520, or will prompt the customer for help if needed." Kannan 2001/0054064 ¶ [0082]);

d) monitoring an action taken by the financial service professional ("In this way, a company hosting the live CS enabled Web site 532 can regulate customer service according to a policy of the company. For example, higher priority customers or those more likely to be profitable can be given the choice of either entering a query and providing more service information in a service form. For instance, a customer service window for a high profile customer can include a query window and a service form, such as, shown in FIG. 10." Kannan 2001/0054064 ¶ [0089]); prior to

e) forwarding the specific contact information to the financial professional. ("Through the service form such customers may be matched directly with a live CSR (i.e. the customers can input the CSR name, if known), or be matched to a CSR based on information in the service form." Kannan 2001/0054064 ¶ [0089])

Claim Rejections - 35 USC § 103

3.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious

at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

4.   Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over Lawior

US 6,202,054 B1.

Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over Kannan

2001/005406 in view of Lawior US 6,202,054 B1.

As for claim 15, Kannan 2001/0054064 shows a method of claim 14, wherein the step of

receiving the specific consumer contact information and general financial information

further comprises one member selected from the group consisting of

receiving the consumer contact information and financial information manually via

telephone ("The program will work with any device used to connect to a Web site

(based on any internetworking protocol including but not limited to HTTP). Such device

may be any audio-driven or text driven device including telephones, input-output device,

hand-held organizers, television with input facilities (set-top box and input device

attached to the television), computers, and other similar devices." Kannan

2001/0054064 ¶ [0178]),

receiving the consumer contact information and financial information via E-mail ("The

customer service window can also be provided with additional fields to allow a customer

to add additional information that further optimizes customer service, such as, a field for

entering an e-mail address, or a template with fields related to customer service details.

Customer service window 900 includes such an e-mail address field 910." Kannan 2001/0054064 ¶ [0185]);

receiving the consumer contact information and financial information from a financial professional supervisory individual ("The polling allows a customer to be notified while the customer is browsing the Web that a CSR has chosen to respond to the query input by the customer. In this way, a quasi-persistent communication link can be established between a browsing customer and a server (and a CSR) even in a Web environment using HTTP where communication between a browser and a server occurs as a series of discrete temporary connections as described further below." Kannan 2001/0054064 ¶ [0076]);

receiving the consumer contact information and financial information from a second financial professional ("An example of a supervisor interface monitoring the live customer service in FIGS. 14A-14O according to the present invention is described with respect to FIGS. 15A-15G." Kannan 2001/0054064 ¶ [0070]),

receiving the consumer contact information and financial information via facsimile ("Customer service agent 510 is preferably implemented on server 505, which in one embodiment is distinct from the Web server 500. Server 505 is coupled to databases 550 including Oracle, Lotus Notes, DB2, SQL Server, and other Relational Database Managements systems (RDBMS), or non-relational database systems. Server 505 communicates with Mail Gateway 592 and Fax/Pager Gateway 594." Kannan 2001/0054064 ¶ [0073]),

receiving the consumer contact information and financial information via SMS,

receiving the consumer contact information and financial information via web page,

receiving the consumer contact information and financial information via web address,

receiving the consumer contact information and financial information via Internet postings,

receiving the consumer contact information and financial information via computer chat,

and combinations thereof. ("The program will work with any device used to connect to a Web site (based on any internetworking protocol including but not limited to HTTP). Such device may be any audio-driven or text driven device including telephones, input-output device, hand-held organizers, television with input facilities (set-top box and input device attached to the television), computers, and other similar devices." Kannan 2001/0054064 ¶ [0178])

Kannan 2001/0054064 fails to explicitly show receiving the consumer contact information and financial information via mail,

Lawior teaches "Thus, although a small percentage of people have effectively come to utilize and rely upon some of the vast variety of services accessible through a home computer as an integral part of their daily lives, the vast majority continue to communicate by post and telephone, shop by visiting retail stores or leafing through hard copy catalogs received in the mail, and pay their bills by writing checks and sending them through the mails." (Lawior US 6,202,054 B1 col.2, lines 38-45)

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Kannan 2001/0054064 to include the receiving the consumer contact information and financial information via mail, for the purpose of

allowing access to customers who are still not completely comfortable with electronic messaging the option of using a more comfortable medium with which to participate in the financial services. "While the next generation may be highly computer literate, many of their parents and grandparents have little or no computer experience and would much rather continue doing things "the old way." (Lawior US 6,202,054 B1 col.1, lines 62-66).

Response to Arguments

5.   In the remarks filed on 6/3/2008, Applicant argues that

(1) In fact, a most singular feature of the present invention is the withholding of the specific contact information from the professional until a response has been made by a prescribed channel. Thus the financial professional who desires the contact is required to make a response by a monitored channel of communication before being provided with the specific information. This is the opposite of the teaching of Kannan, which attempts to facilitate communication in a predictable manner. **(2)** The boxes 338 and 340 are clearly shown, and it will be immediately seen that boxes 338 and 340 do nothing until the financial services professional makes a monitored response. This combination of boxes 338 and 340 is a waiting operation. **(3)** On the other hand, in the most general terms Kannan discloses a system for allowing easy customer to CSR and CSR to customer access and communication, in particular by revealing such structures as the "'EASYHOLD" (Servicernark) method, instant contact information provision and

the like. Obviously, the Kannan reference, which is dedicated to speeding and easing communication, is the opposite. **(4)** In the present instance, the limitation of preventing the financial services professional from receiving contact information unless they make a correct response is not disclosed, in the Kannan reference. In addition, the "instantaneous" nature of Karman means that the Kannan reference cannot even be combined with another reference if one is found, as that would violate the Court's ruling in/n re Ratti, id. **(5)** In general, the Kannan reference does NOT teach the difference between general financial information and specific contact information, does not teach use by financial services professionals, and does not teach a monitoring module requiring a specific response before the financial services professional it allowed the consumer's actual contact information. **(6)** By contrast, the First Office Action cites to different levels of service available in the Kannan application, seen at Paragraph 0069, such as "Express Service", 'Full Service" and so on. These different levels of service have <u>no</u> apparent relevance to breaking up the consumer information to filter out contact information. If such relevance, exists, then the Office is required under regulations and precedent to make a prima facie ease by spelling out what is the similarity between levels of service (Kannan) and filtering of contact information (the present invention **(7)** The present invention relates to financial service professionals such as mortgage brokers and the like (Abstract), while the Kannan reference deals with CSRs, "Customer Service Representative", (Abstract). **(8)** Structurally, the present invention requires a monitoring of the financial services professional response, for example, as noted previously, at waiting steps 338 / 340 of Figure 3, before the contact

information is provided to the financial services professional. However, Kannan does not teach this monitoring step / module. The First Office Action on the other hand, cites to a routing module or step in Kannan, at Paragraph 0103. The .Kannan step merely sorts out the customers into different categories for handling by different CSRs.

.In response to Applicant's argument **(1)**, Kannan 2001/0054064 teaches ("A CSR named James enters a virtual room and views a CSR window (FIG. 14H) and opens a Queues window that displays information on waiting customers (FIG. 141). For example, the Queues windows can display information for region, month of travel, and time fields for different types of active customer status, Waiting, Escalated, Alert (FIG. 14I). James can select a particular customer he is considering handling. A balloon opens providing even more customer information, such as, the customer name and subject fields (FIG. 14J)." Kannan 2001/0054064 ¶ [0138]) and "Alternatively, according to a further feature of the present invention, the customer can send a query and while waiting for a response, continue to browse the World Wide Web or do something else. The customer service agent will then notify the customer that a CSR has picked up the query or has sent a response. For example, the customer can browse other Web sites and then be notified that the CSR has picked up the customer." (Kannan 2001/0054064 ¶ [0030]).This means that the financial professional who desires the contact is required to make a response by a monitored channel of communication before being provided with the specific information.

In response to Applicant's argument **(2)**, ("A CSR named James enters a virtual room and views a CSR window (FIG. 14H) and opens a Queues window that displays information on waiting customers (FIG. 14I). For example, the Queues windows can display information for region, month of travel, and time fields for different types of active customer status, Waiting, Escalated, Alert (FIG. 14I). James can select a particular customer he is considering handling. A balloon opens providing even more customer information, such as, the customer name and subject fields (FIG. 14J)." Kannan 2001/0054064 ¶ [0138]) and ("Express service can also include routing based upon profiling and/or monitoring browsing data." Kannan 2001/0054064 ¶ [0069]) Thus, Kannan 2001/0054064 teaches waiting for a monitored response.

In response to Applicant's argument **(3)**, Kannan 2001/0054064 teaches "The present invention can provide different levels of customer service."Express service" is a level of customer service where a customer query is routed to a CSR primarily on the content of the query." (Kannan 2001/0054064 ¶ [0069]) and "A CSR named James enters a virtual room and views a CSR window (FIG. 14H) and opens a Queues window that displays information on waiting customers (FIG. 14I). For example, the Queues windows can display information for region, month of travel, and time fields for different types of active customer status, Waiting, Escalated, Alert (FIG. 14I). James can select a particular customer he is considering handling. A balloon opens providing even more customer information, such as, the customer name and subject fields (FIG. 14J)." (Kannan 2001/0054064 ¶ [0138]) Thus Kannan 2001/0054064 teaches withholding of

customer information until it is needed by the CSR based on the level of service required.

In response to Applicant's argument **(4)**, Kannan 2001/0054064 teaches "A CSR named James enters a virtual room and views a CSR window (FIG. 14H) and opens a Queues window that displays information on waiting customers (FIG. 14I). For example, the Queues windows can display information for region, month of travel, and time fields for different types of active customer status, Waiting, Escalated, Alert (FIG. 14I). James can select a particular customer he is considering handling. A balloon opens providing even more customer information, such as, the customer name and subject fields (FIG. 14J)." Kannan 2001/0054064 ¶ [0138]) Thus, the financial services professional does not receive contact information unless they make a correct response i.e., the active selection of the customer.

In response to Applicant's argument **(5)**, Kannan 2001/0054064 teaches "Internet 100 consists of interconnected computers which supports communication between many different types of users including businesses, universities, individuals, government, and financial institutions." (Kannan 2001/0054064 ¶ [0062]) and "Express service can also include routing based upon profiling and/or monitoring browsing data."Full" or "Complete" service is a level of customer service where a customer is routed to a CSR based on customer input in query and a service form, profiling, or monitoring of browsing data." (Kannan 2001/0054064 ¶ [0069]) and "An example of a supervisor

interface monitoring the live customer service in FIGS. 14A-14O according to the present invention is described with respect to FIGS. 15A-15G." (Kannan 2001/0054064 ¶ [0070]) Examiner notes that for financial institutions where detailed service is required, the customer service personnel are financial professionals. Thus, use by financial services professionals, monitoring of data at multiple levels and the requiring of a specific response before the financial services professional it allowed the consumer's actual contact information.

In response to Applicant's argument **(6)**, Kannan 2001/0054064 teaches "The present invention can provide different levels of customer service."Express service" is a level of customer service where a customer query is routed to a CSR primarily on the content of the query." Kannan 2001/0054064 ¶ [0069]) and ("A CSR named James enters a virtual room and views a CSR window (FIG. 14H) and opens a Queues window that displays information on waiting customers (FIG. 14I). For example, the Queues windows can display information for region, month of travel, and time fields for different types of active customer status, Waiting, Escalated, Alert (FIG. 14I). James can select a particular customer he is considering handling. A balloon opens providing even more customer information, such as, the customer name and subject fields (FIG. 14J)." (Kannan 2001/0054064 ¶ [0138]) Thus Kannan 2001/0054064 teaches withholding of customer information until it is needed by the CSR based on the level of service required, whereupon the appropriate CSR responds by selection of the file.

In response to Applicant's argument **(7)**, ("Internet 100 consists of interconnected computers which supports communication between many different types of users including businesses, universities, individuals, government, and financial institutions." Kannan 2001/0054064 ¶ [0062]) Thus, as with argument **(5)**, Examiner notes that for financial institutions where detailed service is required, the customer service personnel are financial professionals. Thus, use by financial services professionals, monitoring of data at multiple levels and the requiring of a specific response before the financial services professional it allowed the consumer's actual contact information.

In response to Applicant's argument **(8)**, as with argument **(5)**, Kannan 2001/0054064, teaches "Internet 100 consists of interconnected computers which supports communication between many different types of users including businesses, universities, individuals, government, and financial institutions." (Kannan 2001/0054064 ¶ [0062]) and "Express service can also include routing based upon profiling and/or monitoring browsing data."Full" or "Complete" service is a level of customer service where a customer is routed to a CSR based on customer input in query and a service form, profiling, or monitoring of browsing data." (Kannan 2001/0054064 ¶ [0069]) and "An example of a supervisor interface monitoring the live customer service in FIGS. 14A-14O according to the present invention is described with respect to FIGS. 15A-15G." (Kannan 2001/0054064 ¶ [0070]) and "The connection to the representative maybe at the request of the visitor, maybe initiated by a representative either upon a visitor accessing a particular page or if the visitor meeting certain pre-defined criteria, or

maybe initiated by a visitor accepting an invitation from an automated agent." (Kannan 2001/0054064 ¶ [0159]). Examiner notes that for financial institutions where detailed service is required, the customer service personnel are financial professionals. Thus, use by financial services professionals, monitoring of data at multiple levels and the requiring of a specific response before the financial services professional it allowed the consumer's actual contact information.

Conclusion

6.   **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Gerald C. Vizvary whose telephone number is 571-270-3268. The examiner can normally be reached on Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ella Colbert can be reached on 571-272-6741. The fax phone number for the organization where this application or proceeding is assigned is 571-270-4268.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/
Primary Examiner, Art Unit 3696

Gerald Vizvary
Patent Examiner, A.U. 3696
August 5, 2008